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Name: Melissa Scanzillo

Signature: Melissa Scanzillo
Clifford Chance US LLP

Docket No. 3499-249

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence

Filed: herewith Group Art Unit: to be determined

Serial No: to be determined Examiner: to be determined

For: INDEPENDENT RESEARCH CONSENSUS EARNINGS ESTIMATES
AND METHODS OF DETERMINING SUCH

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is Form PTO-1449 and copies of the non-patent documents listed thereon.

Applicants respectfully request the Examiner's consideration of the cited reference and entry into the record of this application and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

The Commissioner is hereby authorized to charge any fees to Deposit Account No. 50-0521.

Respectfully submitted,

Date:

Nov. 14, 2003

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FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. to be determined
	Inventors: David Lawrence
	Docket No. 3499-249

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
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		6,078,905	6/20/00	Pich-LeWinter	705	36	3/27/98
		5,177,342	1/5/93	Adams	235	379	11/9/90
		6,219,805	4/17/01	Jones et al.	714	38	9/15/98
		6,078,904	6/20/00	Rebane	705	36	3/16/98
		5,991,743	11/23/99	Irving et al.	705	36	6/30/97
		5,696,907	12/9/97	Tom	395	238	2/27/95
		6,119,103	9/12/00	Basch et al.	705	35	5/27/97
		2001/0027389	10/4/01	Beverina et al.	703	22	5/14/01
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		6,317,727	11/13/01	May	705	37	10/12/98
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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION
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		Barrett, Jennifer, "Banking on Software Solutions", <u>Newsweek Web</u> , June 12, 2002.

EXAMINER	DATE CONSIDERED
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]